

PROFILE OF CREDIT UNIONS
(In Millions of Dollars)
as of December 31, 2017

PERIOD ENDING	12/31/2014	12/31/2015	12/31/2016	12/31/2017
Number of Credit Unions	145	143	137	128
Loans to Members	49,729.1	57,155.9	65,348.9	71,605.5
Allowance for Loan Losses	512.3	477.0	494.0	518.2
Total Assets	85,654.3	93,664.4	102,407.0	107,668.2
Members' Shares	72,872.2	79,777.6	87,249.0	92,003.5
Net Worth	9,625.3	10,443.3	11,290.9	11,982.8
Total Delinquent Loans**	314.4	286.6	271.2	311.0
Foreclosed and Repossessed Assets Real Estate	59.8	33.5	8.5	12.4
Interest Earned	2,432.7	2,649.9	2,936.7	3,236.6
Interest Expense	311.1	341.4	405.5	508.7
Net Interest Income	2,121.7	2,308.5	2,531.2	2,727.9
Provision for Loan Losses	0.3	94.2	167.3	241.5
Other Income	970.6	998.0	1,122.5	1,109.8
Operating Expenses	2,303.0	2,503.0	2,665.2	2,746.2
Net Income	789.0	709.2	821.2	849.9
Return on Average Assets#	0.96	0.79	0.84	0.81
Net Margin/Average Assets#	3.68	3.65	3.68	3.61
Net Worth/Assets	11.24	11.15	11.03	11.13
Total Loans/Total Shares	68.24	71.64	74.90	77.83
Total Loans/Total Assets	58.06	61.02	63.81	66.51
Delinquent Loans/Total Loans	0.63	0.50	0.42	0.43
Net Charge-Offs/Average Loans	0.33	0.25	0.25	0.30

** Delinquent Loans are loans past due 60 days or more.

Aggregate, annualized return.